IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:	) Attorney Docket No. 101
Burkhalter, Swinton B.	)
	)
Application No.: 09/775,336	)
	)
Filed: February 1, 2001	)
	)
For: INSURANCE SYSTEM AND	)
METHOD WITH	)
DISPROPORTIONAL	)
ALLOCATION	)
	)
Examiner: Cobanoglu, Dilek B.	)
	)
Art Unit: 3626	)
	)
Confirmation No.: 9210	)

AMENDMENTS TO THE CLAIMS

Claims 1-16   (Cancelled)

Claim 17   (New)   A method for forming an insurance plan comprising the steps of:

collecting base product data;

inputting the base product data into a data processing system;

collecting data relating to an individual to be insured;

inputting the data about the individual into a data processing system;

collecting governmental regulatory requirements relating to life insurance and non life insurance;

inputting the governmental regulatory requirements into a data processing system;

inputting life insurance information into the data processing system;

inputting non life insurance information into the data processing system, the information being from among the following coverages: disability insurance, long-term care

insurance, critical illness insurance, accidental death insurance, health insurance, major medical

insurance, immediate annuities, deferred annuities, property insurance, casualty insurance and

multi-risk insurance;

thereafter constructing in a data processing system from the life insurance

information and the non life insurance information two related insurance policies, one of the two

related policies being a life insurance policy and the other of the two related policies being a non

life insurance policy, each of the two related policies having a premium obligation based on

expenses and profits which together results in a total premium obligation, a total expense and a

total profit wherein the total expense is allocated more heavily to an owner of the non life

insurance policy so as to favor an owner of the life insurance policy;

thereafter qualifying the life insurance policy and non life insurance policy with

the governmental regulatory requirements; and

displaying the resulting related two insurance policies.

Claim 18 (New)   The method as claimed in claim 17 including the step of:

allocating total profits more hevily to the owner of the non-life insurance policy

so as to favor the owner of the life insurance policy.

Claim 19 (New)   The method as claimed in claim 17 including the step of:

allocating total premium obligation more heavily to the owner of the non-life

insurance policy so as to favor the owner of the life insurance policy.

Claim 20 (New)   The method as claimed in claim 17 wherein:

the step of qualifying the life insurance policy and non life insurance policy with

the governmental regulatory requirements includes the further steps of testing the life insurance

policy and the non life insurance policy against the governmental regulatory requirements, and

thereafter altering the allocation of the total expense between the owners of the life insurance

policy and non life insurance policy until the life insurance policy and the non life insurance

policy qualify under the governmental regulatory requirements.

Claim 21 (New)   The method as claimed in claim 20 wherein:

the step of qualifying the life insurance policy and the non life insurance policy

with the governmental regulatory requirements includes the further step of maximizing the

allocation of the total expense to the owner of the non life insurance policy while complying with

government regulatory requirements and minimizing the allocation of the total expense to the

owner of the life insurance policy.

Claim 22 (New)   The method as claimed in claim 17 wherein:

the base product data includes the probability of an event insured against

occurring, the time value of money, the benefits promised, company expenses, company profits

and probable contingencies.

Claim 23 (New)   The method as claimed in claim 17 wherein:

the data relating to an individual to be insured includes information concerning

one or more of the following subjects: his/her sex, age, marital status, individual medical history,

family medical history, usage of alcohol, tobacco and drugs, automobile driving record, credit

report, financial statement, criminal record, current medical examination report and results, and

physical disabilities and impairments.

Claim 24 (New)   The method as claimed in claim 17 wherein:

the life insurance information is chosen from among the following coverages

including whole life, interest sensitive whole life, universal life, variable universal life and term

life.

Claim 25 (New)   The method of claim 21 wherein:

the base product data includes the probability of an event insured against

occurring, the time value of money, the benefits promised, company expenses, company profits

and probable contingencies; and

the data relating to an individual includes information concerning one or more of

the following subjects: his/her sex, age, marital status, individual medical history, family medical

history, usage of alcohol, tobacco and drugs, automobile driving record, credit report, financial

statement, criminal record, current medical examination report and results, and physical

disabilities and impairments.

Claim 26 (New)   The method as claimed in claim 25 including the step of:

adding a rider or riders and/or an option or options to the life insurance policy or

the non life insurance policy or to both of the policies, such riders including one or more

coverage from the group of riders including accidental death dismemberment, waiver of

premium in event of disability, spousal and children life insurance, guaranteed insurability option

for additional insurance, exchange of insured rider, and return of premiums rider for disability

and long term care.

Claim 27 (New)   The method as claimed in claim 26 wherein:

the life insurance product is chosen from among the following coverages

including whole life, interest sensitive whole life, universal life, variable universal life and term

life.

Claim 28 (New)   An insurance system comprising:

a data processing system having information input structure enabling the

installation of information and instructions into the data processing system;

base product data, governmental regulatory requirements and information concerning a prospective insured inputted into the data processing system;

life insurance coverage information and non life insurance coverage information inputted into the data processing system, wherein the non life insurance coverage information includes information about one or more of the following: disability insurance, long-term care insurance, critical illness insurance, accidental death insurance, health insurance, major medical insurance, immediate annuities, deferred annuities, property insurance, casualty insurance and multi-risk insurance;

instructions inputted into the data processing system enabling the data processing system to construct from the life insurance coverage information and the non life insurance coverage information two related insurance policies, one of the policies being a life insurance policy and the other of the two related policies being a non life insurance policy, each of the two related policies having a premium obligation, an expense and a profit combining to form a total premium obligation, a total expense and a total profit, wherein the total expense is allocated more heavily to an owner of the non life insurance policy so as to favor an owner of the life insurance policy;

compliance instructions inputted into the data processing system to enable the data processing system to qualify the life insurance policy and the non life insurance policy with governmental regulatory requirements; and

a display structure in communication with the data processing system to enable display of the resulting related life insurance policy and non life insurance policy.

Claim 29 (New)   The system claimed in claim 28 including:

the total profit is allocated more heavily to the owner of the non life insurance

policy so as to favor the owner of the life insurance policy.

Claim 30 (New)   The system claimed in claim 28 including:

the total premium obligation is allocated more heavily to the owner of the non life

insurance policy so as to favor the owner of the life insurance policy.

Claim 31 (New)   The system as claimed in claim 28 wherein:

the compliance instructions includes instructions to test the life insurance policy

and the non life insurance policy against the governmental regulatory requirements and to

thereafter alter the allocation of the total expense between the owner of the life insurance policy

and the owner of the non life insurance policy.

Claim 32 (New)   The system as claimed in claim 31 wherein:

the compliance instructions includes instructions to maximize the allocation of the

total expense to the owner of the non life insurance policy.

Claim 33 (New)   The system as claimed in claim 28 wherein:

the base product data includes the probability of an event insured against

occurring, the time value of money, the benefits promised, company expenses, company profits

and probable contingencies.

Claim 34 (New)   The system as claimed in claim 28 wherein:

the information concerning a prospective insured includes information concerning

one or more of the following subjects: his/her sex, age, marital status, individual medical history,

family medical history, usage of alcohol, tobacco and drugs, automobile driving record, credit

report, financial statement, criminal record, current medical examination report and results, and physical disabilities and impairments.

Claim 35 (New)   The system as claimed in claim 28 wherein:

the life insurance coverage information includes information relating to whole life insurance, interest sensitive whole life insurance, universal life insurance, variable universal life insurance and term life insurance.

Claim 36 (New)   The system as claimed in claim 28 wherein:

the base product data includes the probability of an event insured against occurring, the time value of money, the benefits promised, company expenses, company profits and probable contingencies;

the information concerning a prospective insured includes information concerning one or more of the following subjects: his/her sex, age, marital status, individual medical history, family medical history, usage of alcohol, tobacco and drugs, automobile driving record, credit report, financial statement, criminal record, current medical examination report and results, and physical disabilities and impairments; and

the life insurance coverage information includes information relating to whole life insurance, interest sensitive whole life insurance, universal life insurance, variable universal life insurance and term life insurance.